





2025 ANNUAL REPORT

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Whitewater Family,

We've just closed the books on an incredible fiscal year and the first half of 2025, and I couldn't be more excited to share what God is doing in and through this church! This ministry and financial report isn't just a snapshot of the past—it's a signpost pointing to a future filled with hope, purpose, and Kingdom impact.

God is building something beautiful here. Our average weekly attendance is now more than 18% higher than it was at the end of 2024. But more than just growth in numbers, we're seeing growth in depth. Our church family is becoming a people of the Word—reading and applying scripture in their everyday lives. Our prayer ministry is expanding, and we're watching God answer so many prayers. The Spirit is clearly at work among us, guiding, forming, and strengthening His church.

Already this year, including Baptism Sunday, we've celebrated 77 baptisms—each one a testimony of transformation and surrender to King Jesus. Marriages are being strengthened. Addictions are being broken. Young people are stepping into faith. Even as I write this, 50 of our high school students and adult leaders are at Christ In Youth camp, being shaped into the next generation of Kingdom leaders.

We've also stepped further into our calling to be a refuge for the broken and a light in our world. Through partnerships with the Community Food Pantry and the Life Center, we hosted Picnics in the Parking Lot—simple, joyful spaces of connection, food, laughter, and Gospel presence.

This August, we'll also welcome Jereca Humphries as our full-time Local and Global Impact Director. That role—along with a 50% increase in our budgeted spending for Global and Local Impact—reflects our deep commitment to making more and better disciples here and not here.

As we close out our fiscal year, we celebrate a \$235,000 surplus that will allow us to address long-overdue repairs, restore ministry funding, expand outreach, and begin paying down the principal on our loan—taking meaningful steps toward becoming debt-free and future-ready. Giving and attendance have remained steady—even through the summer—and we can't wait to see what this means for the second half of the year!

Church, thank you. Thank you for giving, serving, praying, and believing. Thank you for embodying the Great Commission and the Great Commandment. My family and I are so honored to be on this journey with you. Let's keep building, keep trusting, and keep becoming the church God is calling us to be—a Spirit-led, joy-filled family of faith, committed to making Christ known.

With deep gratitude and Kingdom hope,

Josh Brown

Senior Minister

jbrown@whitewatercrossing.org

DISCIPLE-MAKING

At the end of the Sermon on the Mount, Jesus tells us that we can have a life that is solid and founded, like a house built on a rock. It only takes two things: listening to him and doing what he tells us to do. Following Jesus is as simple as that. Paying attention and taking the next step.

Looking back, Robyn Granger sees how God was drawing her into life with Him before she knew to call him Jesus. She experienced his love and invitation to take small, simple steps that led her to move back to Cincinnati where her cousin invited her to join her in a weekly, small spiritual community and our Sunday services.



Over the last year, she's participated in a couple of small groups, Celebrate Recovery, serving the homeless, and more. Each step led her further into her relationship with God and our church family.

And she grew. She said, "My whole idea of fun has been so redefined. I went to clubs. I traveled all the time. It was the glitz and glamour. Now my idea of fun is like a conversation with a group of people sharing food. Fun is just sitting with another person and praying with them. My idea of fun is going to community garden and watering. It's really weird. My whole life has just transformed in such a short period of time."

Robyn is growing and helping others grow. She chose to be baptized on Baptism Sunday, excited about her commitment to him. And then she helped lead a workshop on how to simply follow Jesus the next Sunday. She is living into a more solid and founded life, and helping others do the same.

*We would love to show you how you, too,
can help other people follow Jesus.
It's simpler than you think.*

To learn more, contact Russ Howard at rhoward@whitewatercrossing.org.

LOCAL & GLOBAL IMPACT

Thanks to your incredible generosity, especially through our Christmas Eve Offering, God is using Whitewater to make a real and lasting difference across the street and around the world.

Strategic Initiatives Funded:

- \$25,000 to the Life Center:
Strengthening local outreach efforts in our own community.
- \$25,000 to “The Hub” in South Asia: A strategic evangelism center in partnership with Denise and Lamida Ubhayawansha, focused on advancing the Gospel in an underserved region.

One-Time Mission Support:

- \$5,000 – The Briscoe Family’s training and discernment trip to Sri Lanka.
- \$4,500 – The Ciamarra Family’s year-long mission in Albania.
- \$5,000 – Nuvo Church (Columbus, OH), a growing next-gen church plant.
- \$1,000 – Reset Ministries (Levi’s House) in Lawrenceburg, a recovery and life transformation program.

Disaster & Crisis Relief:

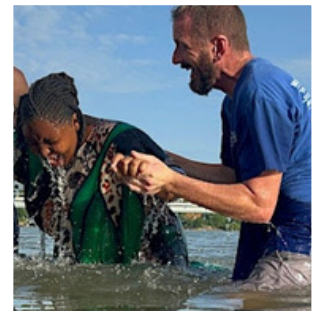
- \$1,000 – Mosaic Church (Los Angeles) for wildfire relief.
- \$800 – Ministry support in Japan.
- \$250 – Youth With A Mission (YWAM), supporting global missions tied to our church family.

We’re excited about the continued momentum and are looking forward to new leadership as Jereca Humphries steps into the role of Local & Global Impact Director beginning in August. We believe God is laying the foundation for even more fruitful ministry in the days ahead.

We are incredibly grateful for your generosity and partnership. Your giving is not just meeting needs, it’s fueling Kingdom impact both locally and globally. We look forward to sharing more updates in the coming months about how your support is advancing God’s mission through Whitewater.



Ubhayawansha Family



Dannny Ciamarra



Levi's House in Lawrenceburg

If you have any questions or would like more information, please contact
Jess Adkins at jadkins@whitewatercrossing.org

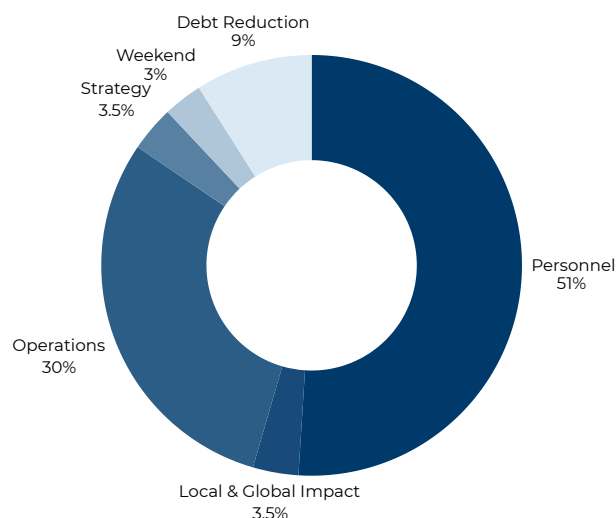
STEWARDSHIP

Dear Whitewater Family,

As we reflect on the past year, I'm reminded of an experience that illustrates how God has been moving so powerfully among us. Just a few months ago, some of the teens and young adults in our church body gathered regularly around a dinner table, engaging in meaningful prayer and deep conversations around Scripture and the power of having a personal relationship with Jesus. On one of those nights, a young adult who had been struggling for weeks opened up, sharing how the love and support of this community had brought them back to faith. I watched as other youth rallied around them, offering words of encouragement that echoed the humble love that Jesus embodied. In that moment, it was clear that God is always at work, reminding us that while we trust Him, his goodness and faithfulness is never-ending.

With God's faithfulness evident in our midst, I am thrilled to share some excellent news regarding our financial standing this year. Thanks to your extraordinary commitment and generosity, we have surpassed our budgeted contributions! This abundance has not only affirmed your trust in Whitewater's stewardship but has also enabled us to address some vital facility repairs that had been on our list for far too long. From HVAC repairs to the initial enhancements of our children's ministry space - including updated technology and soundproofing - these are just a few ways we have stewarded the resources you have invested.

Finances At A Glance: Fiscal Year 2025



Personnel: \$1,202,524 (51%)

Staff salaries and employee benefits

Operations: \$709,081 (30%)

Fixed costs of facility, grounds, office management, mortgage interest, human resources, and information technology

Local & Global Impact: \$75,135 (3.5%)

Local and global ministry partnerships, Food Pantry, Life Center, Solve7, missionary support, etc.

Strategy: \$75,427 (3.5%)

Next Gen ministry, Disciple-Making initiatives, Stewardship expenses, and partnerships

Weekend: \$63,178 (3%)

Worship, media & storytelling, communication, The Landing, and guest experience

Debt Reduction: \$222,379 (9%)

Principal portion of mortgage

STEWARDSHIP

Thank you for leaning in, believing in our church's mission, and trusting us to manage these financial blessings with wisdom and care. Your faithfulness empowers us to further our long-term vision of being a vibrant community dedicated to being a people of the Word - a foundation that provides us with the truth we live out daily. It enables us to be people of prayer who earnestly seek God's guidance and people led by the Holy Spirit, responding to His call in our lives and the lives of those around us.

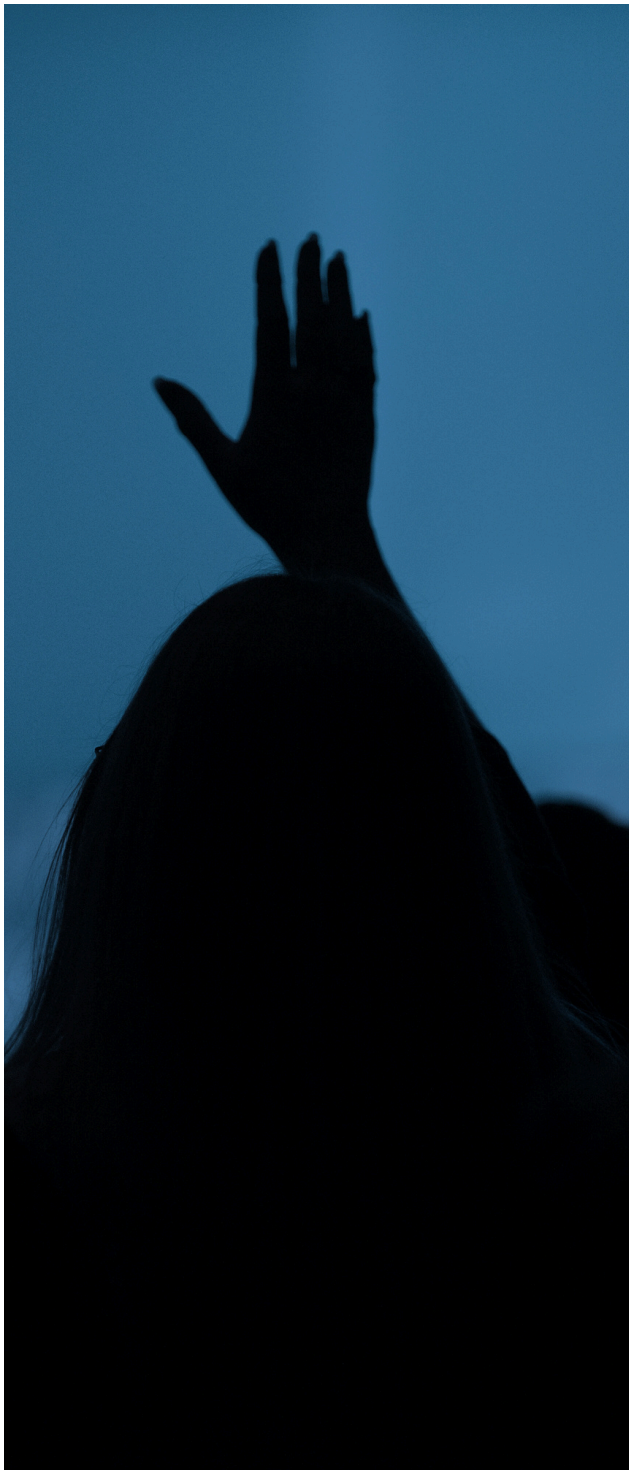
We love celebrating individuals at every stage of life. From our vibrant children's ministries to our support of engaging senior activities, we are committed to emulating Jesus by serving one another with humility and love, encouraging and uplifting the body of Christ. Together, we can be unified in our mission to fulfill the Great Commission and embody the Great Commandment, ensuring that all voices are heard and valued while fostering a community rich in diversity and unity.

Moreover, the generosity you've shown extends beyond our four walls. We are honored to collaborate with local and global individuals and organizations that share our values and mission - together, we are making a tangible impact on the world. Every day, in every place, we seek first the Kingdom of God. We are making Christ known, embodying the fruit of the Spirit, and joyfully building a kingdom legacy for generations to come.

As we look forward to this next year, let us continue to lean into our shared vision and mission. Together, we strive to be a beacon of hope and love in our community and beyond. Thank you once again for your faithfulness, trust, and commitment to being part of what God is doing at Whitewater.

With gratitude and excitement,
Elizabeth





**DO YOU
WANT TO BE
A PART OF
BRINGING
HELP AND
HOPE TO
THOSE HERE
AND NOT YET
HERE?**

**JOIN THE
GIVING
COMMUNITY.**

*Open the camera app on your
phone/device and aim your camera at
the code.*

*The QR Code will send you to the giving
portal on our website.*

